

Under the National and Community Service Trust Act of 1993, borrowers serving in approved national service positions in AmeriCorps qualify for mandatory forbearance during service (which, for FFELP loans, may be granted in increments of up to 12 months at a time). This forbearance allows borrowers to delay payments temporarily. Members may reapply if they continue service. THIS FORM IS TO BE USED TO REQUEST THIS TYPE OF FORBEARANCE. Forbearance is granted by the lender.

**Mandatory forbearance** for approved national service positions is available for the following educational loans: Federal Family Education Loans (Subsidized and Unsubsidized Stafford Loans, Supplemental Loans to Students (SLS), Consolidation Loans), William D. Ford Federal Direct Loans (Direct Subsidized and Unsubsidized Stafford/Ford Loans, and Direct Consolidation Loans), Federally Insured Student Loans (FISL), Health Education Assistance Loans (HEAL), Health Professions Student Loans (HPSL), Loans for Disadvantaged Students (LDS), Nursing Student Loans (NSL), and Primary Care Loans (PCL). Other deferments/forbearance may be available for Federal Perkins Loans and loans **made directly to the member** by a state agency.

During the service period interest continues to accrue. Upon successful completion of the term of service the National Service Trust will pay all or a portion of the interest that has accrued. If a member leaves service early for other than compelling personal circumstances he or she will be responsible for payment of interest. If the interest is not paid it may be capitalized. Capitalization is a process whereby unpaid interest is added to the principal amount of the loan. This increases the outstanding principal balance, and therefore increases interest charges over the life of the loan. If a member is past due on payments not covered by the forbearance period, the loan holder may grant an administrative forbearance to resolve the delinquency at the time this request is processed and may capitalize all unpaid interest.

**FOR THE AMERICORPS MEMBER:** Complete one of these forms for each of your service periods. After completing the *Member* section, you should give the form to your program director or site supervisor who will forward all requests to the National Service Trust in Washington.

**FOR THE PROGRAM DIRECTOR OR SITE SUPERVISOR:** Mail forms to **The National Service Trust/CNCS; 1201 New York Ave., NW; Washington, DC 20525**. The Trust will verify the member's participation and will forward this form to the loan holder or loan servicer listed below.

## Name of AmeriCorps Member:

[illegible]

Last

MI First

SSN:

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Current Address:

City/State/Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Signature of AmeriCorps Member: \_\_\_\_\_ Date: \_\_\_\_\_

I am requesting forbearance on my loan(s) and am serving in AmeriCorps.

Period of National Service from 



















 through 



















**dates are mandatory**

Mo      Day      Year      Mo      Day      Year

(Beginning Date)      (Estimated Completion Date)

**Please use one form for each loan holder you want to receive a forbearance request. Provide the name and address of the loan holder.**

Name of Lending Institution/Loan Holder \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

**I certify that this borrower is serving in a qualified national service position for the period indicated above:**

Signature of authorized corporation official \_\_\_\_\_ date \_\_\_\_\_  
National Service Trust/CNCS; 1201 New York Avenue, NW, Washington, D.C. 20525 Telephone No. (202) 606-5000 x347 or (888) 507-5962

**Privacy Act Statement:** In compliance with the Privacy Act of 1974, the following information is provided. The collection of this information is authorized by the provisions of the National and Community Service Act, as amended by the National and Community Service Trust Act of 1993. The primary purpose of the information is to enable an AmeriCorps member to receive forbearance on qualified student loans during a period of service. Information is for official use only, and will be provided only to identified lending institutions in order that forbearance may be granted. Your Social Security Account Number (SSN) is solicited under the authority of the Internal Revenue Code (26 U.S.C. 6011(b) and 6109), for use as a taxpayer identification number. Disclosure is MANDATORY because the Internal Revenue Service has determined that the education award is taxable income in the year it is paid and because the holder of a student loan maintains the information by the borrower's SSN. Furnishing all other information on this form is voluntary, but failure to do so may result in a denial of a payment being made from your account or it may delay a payment from your account or delay the granting of a forbearance request.

**Public reporting burden** for this collection of information is estimated to average 10 minutes per response, including reviewing instructions, gathering and providing the information needed to complete the form. Send comments regarding this burden or content of this instrument to: Corporation for National and Community Service, National Service Trust, 1201 New York Ave., NW, Washington, DC 20525. The Corporation informs the potential person(s) who are to respond to this collection of information that such persons are not required to respond to the collection of information unless it displays a currently valid OMB control number on this page of the form. (See 5 C.F.R. 1320.5(b)(2)(i)).